Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of Illinois Case number (If known): Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	UNITED STATES BANKRUPTCY COURT SEP 12 2016 JEFFREY P. ALLSTEADY, CLERK
	CLEDY

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

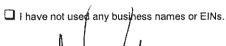
Identify Yourself Part 1: **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your government-issued picture First name identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., 11, III) 2. All other names you have used in the last 8 First name First name years Middle name Middle name Include your married or maiden names. Last name Last name First name First name Middle name Middle name Last name Last name -xx-9322 3. Only the last 4 digits of your Social Security number or federal OR **Individual Taxpayer** Identification number (ITIN)

Debtor 1	Sharo	1 Ann	effe	Fran	Un Haz
	First Name	Middle Name	Last Nan	10	

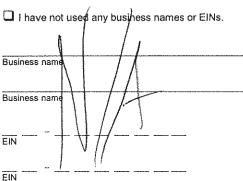
About Debtor 1:

4. Any business names and Employer **Identification Numbers** (EIN) you have used in the last 8 years

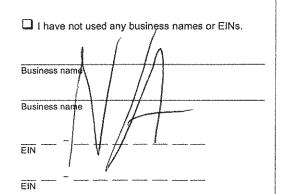
> Include trade names and doing business as names



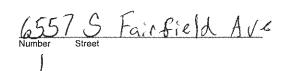
Business name EIN



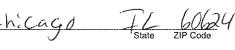
About Debtor 2 (Spouse Only in a Joint Case):

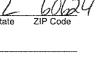


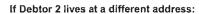
5. Where you live

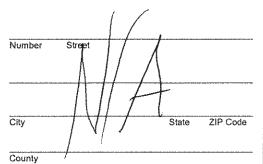




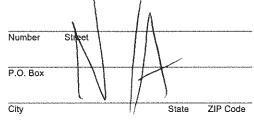




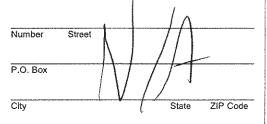




If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.



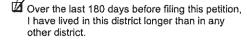
If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.



6. Why you are choosing this district to file for bankruptcy

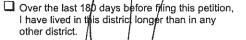
Check one:

County



☐ I have another reason, Explain. (See 28 U.S.C. § 1408.).

Check one:



☐ I have another reason. Explain (See 28 U.S.C. \$ 1408,

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Annatte Franklin Hardy Debtor 1 Case number (it known) Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing The chapter of the for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file Chapter 7 under Chapter 11 Chapter 12 ☐ Chapter 13 8. How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 1 No Have you filed for bankruptcy within the Yes. District last 8 years? MM / DD / YYYY District MM / DD / YYYY District MM / DD / YYYY 10. Are any bankruptcy ☑ No cases pending or being Yes. Debtor Relationship to you filed by a spouse who is not filing this case with District Case number, if known you, or by a business MM / DD / YYYY partner, or by an affiliate? Relationship to you When District Case number, if known MM / DD / YYYY 11. Do you rent your Go to line 12. residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

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Debtor 1 Share Ar	Mette Franklin Hardy Case number (if known)
Part 3: Report About Any	Businesses You Own as a Sole Proprietor
12. Are you a sole proprieto of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.	Yes, Name and location of business SFM Financial Name of business, if any CECT SFC Affeld AVE
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small busines: debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the
Part 4: Report if You Ow	Bankruptcy Code. n or Have Any Hazardous Property or Any Property That Needs Immediate Attention
14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	Yes. What is the hazard? If immediate attention is needed, why is it needed?
	Where is the property? Number Street City State ZIP Code

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-0.50	
Debtor	1

65	2	- ()
Cz	1 18-2	La III dec.
Tharon	MANATE	tranklin Hardy
First Name	Middle Name	Last Name

Case number	(if known)_	
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Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required	to receive a	briefing abou	J
credit counseling	because of:		

I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am	not	required	to	receive	а	briefing	about
cred	lit co	ounselina	b	ecause	of	A)	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet even after.

through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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as "incur you have? No. C Yes. 16b. Are you money for yes. 16c. State the	andin Hardy	Case number (if known)	
as "incur as "in	porting Purposes		
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? 18. How many creditors do you estimate that you owe? 100-199	red by an individual primarily to so to line 16b. Go to line 17. Ir debts primarily busine	mer debts? Consumer debts are of for a personal, family, or household ess debts? Business debts are defeated through the operation of the business	purpose." bts that you incurred to obtain
Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? 18. How many creditors do you estimate that you owe? 19. I am 2 Yes. I am 3 dmin 4 No 1 am 1 No 1 am 2 Yes. I am 3 dmin 4 No 1 am 1 No 1 am 1 No 1 am 2 Yes. I am 3 dmin 2 No 1 am 1 No 1 am 2 No 1 am 1 No 1 am 1 No 1 am 2 No 1 No 1 am 2 No 1 am 2 No 1 am 2 No 1 No 1 am 2 No 1 No 1 am 2 No	Go to line 16c. Go to line 17.	re not consumer debts or business	
you estimate that you 50-99 owe? 100-199	nistrative expenses are paid to o	o to line 18. u estimate that after any exempt pro hat funds will be available to distribu	perty is excluded and te to unsecured creditors?
NOON SIIN VARINGAA MILIANGA TII MAA MARII KA TAALAA AAN MARII NA MAA AAN AAN AAN AAN AAN AAN AAN AAN	□ 5,0	001-10,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth? □ \$50,001-5 □ \$100,001-5 □ \$500,001-5	100,000	0,000,001-\$50 million 0,000,001-\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? ☐ \$50,001-\$ ☐ \$500,001-\$ ☐ \$500,001-\$	100,000	0,000,001-\$50 million 0,000,001-\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
If I have chose of title 11, Unit under Chapter If no attorney a this document. I request relief I understand in with a bankrup	en to file under Chapter 7, I an ed States Code. I understand 7. epresents me and I did not part I have obtained and read the in accordance with the chapt taking a false statement, conducty case can result in fines up 52, 1341, 1519, and 3571. The Full Part I have I	under penalty of perjury that the information and that I may proceed, if eligible the relief available under each charge ay or agree to pay someone who is a notice required by 11 U.S.C. § 342 ter of title 11, United States Code, specialing property, or obtaining money to to \$250,000, or imprisonment for under the states of Delegard Signature of Deleg	tle, under Chapter 7, 11,12, or 13 pter, and I choose to proceed not an attorney to help me fill out f(b). Decified in this petition. Y or property by fraud in connection up to 20 years, or both.

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	PDF	Page 7 of 10	
Debtor 1 S Name And Middle Name	nette Franklin Hard	Case number (if known)	
For your attorney, if you are represented by one If you are not represented by an attorney, you do not need to file this page.	to proceed under Chapter 7, 11, 12, available under each chapter for wh the notice required by 11 U.S.C. § 3	ned in this petition, declare that I have informed the debtor(s) about eligibility, or 13 of title 11, United States Code, and have explained the relief nich the person is eligible. I also certify that I have delivered to the debtor(342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no information in the schedules filed with the petition is incorrect. Date MM / DD /YYYY	(s)
	Number Street	$\frac{1}{1}$	

State

ZIP Code

Bar number State

City

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	PDF Page 8 of 10
Debtor 1 Sharp And Prist Name Middle Name	HQ Frank': 1 Hardy Case number (# known)
For you if you are filing this bankruptcy without an attorney	The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.
If you are represented by an attorney, you do not need to file this page.	To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.
	You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.
	If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.
	Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences? D No Yes
	Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned? Yes Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms? No Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case. * *** **June 1. ** ** ** ** ** ** ** ** ** ** ** ** **

Cell phone
Email address

Cell phone

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:)		
Debtor(s) Annette Sharon Frankin-	Hardy)	Case No. Chapter	7

List of Creditors

City of Chicago Dept of Revenue Bureauotlashing Branchet 121 V Lugarle Room 107 x Cryo 60000	Harisburg, od
Common Wealth Edison Creat Protection 3355 Noel RD Igalleria tower 13355 Noel RD Dallas, TX 752 40	Elan Financing 4325 17th AVESW farge, ND 58/25
Peoples Gas 200 E Randolph Chicago, IL 60601	Chicago Auto 700cl /chicago Auto Dyot Lombaid, IL 6014
Gate Way Financial Solutions P.O BXX 3257 Sasinaw, Mi 48605	TC System P.O Box 64378 Saint Paul, MUS5164
Dept Of Fd/Salig May P.O By y 9833 Wilkes Barrela 18773	Convergent Outsoureins P.O Box 9004 Renton, Wa 98057

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Debtor 1

Sharon Annette Franklin Hardy

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Contast Dr 41112 Concept Dr	-748170-4253	
AFIT BOX 3097	Bunktuffer Dept	
Bloomington, Tr 61702 OAC P.O. BOX500	Direct V LLC AttN: Bun Krupt ciess	
Barabro, W. 53713	Pob 6550 greenwood Village,	CO 801
Rolling Meadows, I L 6000 Medical Business Bureau	8	
1960 Renaissance 400 Parklidge, IL 60068		
Cur Town Inc JUDB ASSOCIATES PO BOX 5/1860/21	U-	
ILLINOIS DEPARTMENTOP Employment security Brankrupky unit collection Sul	chicago IL 60603	
Attn: Bankruptcy Dept		
POB 7949 Overland TMOBILE USA POB 53410		
Bellevue, WA 98	015-3410	